

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

In re **HECTOR WILFREDO CARDWOOD CRUZ and
GRISEL MARIA BURGOS BARRETO**

Case No. **05-12157(ESL)**
Chapter **13**

/ Debtor

**AMENDED
SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 321,630.00		
B-Personal Property	Yes	13	\$ 65,863.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 354,275.25	
E-Creditors Holding Unsecured Priority Claims	Yes	4		\$ 71,089.52	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 158,220.34	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 5,454.56
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 4,766.68
Total Number of Sheets in All Schedules ▶		30			
	Total Assets ▶		\$ 387,493.00		
				Total Liabilities ▶	\$ 583,585.11

A M E N D E D

In re HECTOR WILFREDO CARDWOOD CRUZ and / Debtor Case No. 05-12157 (ESL)
GRISEL MARTA BURGOS BARRETO (if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: <i>Married</i>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <i>DAUGHTER DAUGHTER SON</i>	AGE <i>10 4 2</i> MONTH
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	PASTRY CHEF	INSTRUCTOR
Name of Employer	OMNI ORLANDO RESORT	ESC MEDICINA SAN JUAN BAUTISTA
How Long Employed	5 MONTHS	8 MONTHS
Address of Employer	150 MUSTER BLVD. CHAMPIONSGATE FL 33896	APARTADO 4968 CAGUAS PR 00726-4968
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 5,000.00	\$ 2,050.00
Estimated Monthly Overtime	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 5,000.00	\$ 2,050.00
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 908.66	\$ 424.82
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify): Medical Plan - SSS -Empl Meal-	\$ 100.54	\$ 161.42
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,009.20	\$ 586.24
TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,990.80	\$ 1,463.76
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from Real Property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social Security or other government assistance	\$ 0.00	\$ 0.00
Specify:	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income	\$ 0.00	\$ 0.00
Specify:	\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME	\$ 3,990.80	\$ 1,463.76
TOTAL COMBINED MONTHLY INCOME	\$ 5,454.56	
(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

A M E N D E D

In re HECTOR WILFREDO CARDWOOD CRUZ and
GRISEL MARIA BURGOS BARRETO

/ Debtor

Case No. 05-12157 (ESL)

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	600.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel		
Water and sewer	\$	80.00
Telephone	\$	20.00
Other	\$	50.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	0.00
Food	\$	150.00
Clothing	\$	25.00
Laundry and dry cleaning	\$	20.00
Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	6.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	60.00
Other SOCIAL SECURITY (SELF EMPLOYED)	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: School Tuition and Child Care	\$	0.00
Other: Cable	\$	40.00
Other:	\$	0.00
TOTAL MONTHLY EXPENSES		\$ 1,151.00
		(Report also on Summary of Schedules)

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	5,454.56
B. Total projected monthly expenses	\$	4,766.68
C. Excess Income (A minus B)	\$	687.88
D. Total amount to be paid into plan each: Monthly	\$	687.88

A M E N D E D

In re HECTOR WILFREDO CARDWOOD CRUZ and
GRISEL MARIA BURGOS BARRETO

/ Debtor

Case No. 05-12157 (ESL)

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR'S SPOUSE

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,593.43
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	150.00
Water and sewer	\$	50.00
Telephone	\$	100.00
Other Security, Waste, Beeper entrance	\$	100.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	100.00
Food	\$	600.00
Clothing	\$	20.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$	50.00
Transportation (not including car payments)	\$	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	24.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other SOCIAL SECURITY (SELF EMPLOYED)	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: School Tuition and Child Care	\$	668.25
Other: Cable	\$	60.00
Other:	\$	0.00
TOTAL MONTHLY EXPENSES	\$	3,615.68
(Report also on Summary of Schedules)		